Tata AIG Life

MahaLife GOLD

The Whole Life Plan

Get lifetime protection and guaranteed lifetime annual income until your 100th birthday!

TATA AIG LIFE

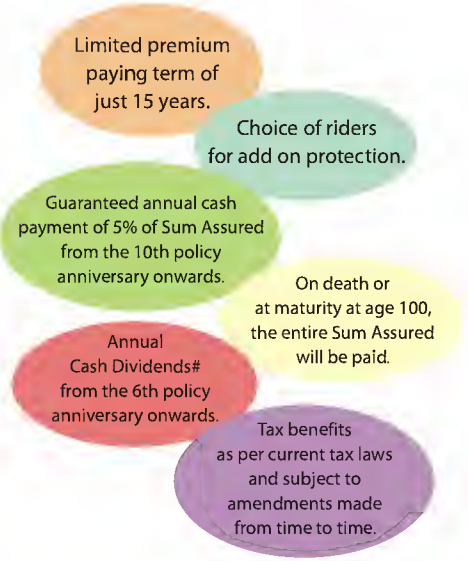
A new look at life

Tata AIG Life Mahalife Gold is a deferred participating whole life plan that provides you with lifetime protection and guaranteed lifetime annual income till the age of 100. One is eligible for this policy right from birth, which means, if you buy this policy for your child; you only have to pay premiums for 15 years after which the child gets guaranteed annual income as well as coverage for his entire life.

Tata AIG Life Mahalife Gold is a plan which benefits three generations:

1. Tax benefits to the Parent
2. Guaranteed income to the child.
3. Create a Legacy for the next generation

Why Tata AIG Life Mahalife Gold?



 # Annual cash dividends are not guaranteed and are based on the actual performance of the Company

Product at – a – glance	
Minimum/Maximum Issue age	0(30 days)-60 years
Maximum Maturity Age.	100 years
Maximum Renewal Age	74 years
Minimum Annual Premium	Rs. 2500
Minimum Sum Assured	Rs. 25000 (per Rs1,000 increment)
Maximum Sum Assured	No limit but subject to financial underwriting
Premium – Unisex	Yes

Riders available:

- Tata AIG Life 5 Year Renewable Term Rider (UIN:110C009V01)
- Tata AIG Life 10/15Year Term Rider- (UIN:110C008V01)
- Tata AIG Life Term to Age 60 Rider (UIN:110C007V01)
- Tata AIG Life Accidental Death Benefit (ADB) Rider- (UIN:110C003V01)
- Tata AIG Life Accidental Death and Dismemberment (Long scale) (ADDL) Rider-(UIN:110C004V01)
- Tata AIG Life Accidental Death and Dismemberment (Short scale) (ADDS) Rider-(UIN:110C005V01)
- Tata AIG Life Critical Illness Rider (Lumpsum Benefit)- (UIN:110C012V01)
- Tata AIG Life Critical Illness Rider (Accelerated Benefit)- (UIN:110C013V01)
- Tata AIG Life Waiver of Premium Rider (UIN: 110B016V01)
- Tata AIG Life Payor Benefit (only for juvenile policies) (UIN:110C002V01)

For details on riders refer our website www.tata-aig-life.com.

WHAT IS THE RATE OF PREMIUM^?

The premium is decided according to the age of the applicant and is dependent on the coverage chosen. The Tata AIG Life MahaLife Gold Plan has four premium paying age bands. 0-35, 36-45, 46-50 and 51-55 years. Premiums from age 56-60 are age-specific rates. The minimum coverage limit is Rs. 25,000 while the maximum coverage is subject to approval from financial underwriters. For a clear under--standing of the premium payments, take a look at the adjoining table.

^Service Tax is payable on life insurance premium as per applicable laws. Tata AIG Life Insurance Company Limited reserves the right to recover from the Policyholder, any levies and duties (including service tax), as imposed by the government, by premium adjustment. Kindly refer to the sales illustration for the exact premium.

Sum Assured Rs. 300,000 and Life Expectancy of 80 years

(Premiums are for a healthy person) Premiums excluding Service Tax.

Age	Premium* (Rs.)	Guaranteed Benefits(Rs.)		Non-guaranteed Benefits Accumulated Cash Dividend## (Rs.)		Death Benefit (Rs.)	
		Sum Assured	Accumulated Coupon #	High Rate	Low Rate	High Rate	Low Rate
		(1)	(2)	(3)	(4)	(1)+(2)+(3)	(1)+(2)+(4)
5	26,550	300,000	990,000	1,785,600	403,200	3,075,600	1,693,200
35	26,550	300,000	540,000	948,600	214,200	1,788,600	1,054,200
45	26,700	300,000	390,000	669,600	151,200	1,359,600	841,200

* *Premium poyable for 15 years.*

\# *Coupons accumuloted without interest till oge 80 years for the purpose of this illustrotion.*

\#\# *Annual Cosh Dividend accumuloted without interest. Annual Cosh Dividends are poyoble from 6th policy anniversary ond are not guoranteed.*

For details consult your Tata AIG Life representotive.

Some benefits ore guoronteed ond some benefits are vorioble with returns based on the future performonce of your company (Tota AIG Life). If your policy offers guoronteed returns then these will be cleorly morked "guaranteed" in the illustrotion toble on this poge. If your policy offers vorioble returns then the illustrations on this poge will show two different rotes of ossumed future investment returns. These assumed rotes of return ore not guoronteed ond they ore not the upper or lower limits of whot you might get bock os the volue of your policy is dependent on o number of foctors including future investment performonce. The obove Annuol Cosh Dividends in columns (3) & (4) hove been determined using ossumed future investment returns of 10% & 6% respectively. The rotes used have been set by the Life Insurance Council.

PAYOUT IN CASE OF DEATH BELOW AGE 4

In case of unfortunate loss of life before the completion of age 4 of the life insured, the amount payable will be as per the table given below:

Age at time of death	Amount Payable (Rs.)
0	20% of Sum Assured
1	40% of Sum Assured
2	60% of Sum Assured
3	80% of Sum Assured

HOW WILL I RECEIVE MY ANNUAL COUPONS AND ANNUAL CASH DIVIDENDS?

You will receive a cheque every year for coupons from the 10th policy anniversary onwards and towards Annual Cash dividends from the 6th policy anniversary onwards. The earlier you start, the more the coupons

MODAL FACTOR

You can choose either Monthly, Quarterly, Semi-annual or Annual Premium. Monthly Premium = 0.0883 of Annual Premium, Quarterly Premium = 0.26 of Annual Premium, Semi-annual Premium = 0.51 of Annual Premium.

GRACE PERIOD

Tata AIG Life allows a Grace Period of 31 days for all modes of payment from the due date for you to make the premium payment. The policy will remain in force during the period. The policy shall lapse and have no further value if premium is not paid within the Grace Period, except if it has acquired any cash value.

REDUCED PAID-UP VALUE

This benefit comes into effect if at least three annual premiums have been paid. It is a benefit, which is offered to you, wherein the Sum Assured is reduced in proportion to the number of premiums actually paid to the total number of premiums payable. On maturity or in the unfortunate event of death, you will be paid a reduced Sum Assured. Periodic cash payments will cease upon conversion of the Policy into Reduced Paid-Up.

AUTOMATIC PREMIUM LOAN*

In case you are unable to pay the premium within the Grace Period, the premium then due will be advanced as an automatic loan to you. This facility is provided if the Cash Value is equal to or greater than the premium in default plus any indebtedness. This feature is available if the policy has acquired the cash value.

**Interest as applicable*

REINSTATEMENT

In case your policy has lapsed, you may reinstate the same at the absolute discretion of Tata AIG Life within five years after the due date of the premium in default. However, the company would require:

a) A written application from you for reinstatement;
b) Current health certificate and other evidence of insurability;
c) Payment of all overdue premiums with interest;
d) Repayment or reinstatement of any Indebtedness outstanding at the due date of the premium at default plus interest.

TAX BENEFITS*

You are eligible for tax benefits as per current tax laws.

**Tax benefits are as per the Income Tax Act 1961, and are subject to modification made there to from time-to-time.*

GUARANTEED SURRENDER VALUE

You are entitled to guaranteed surrender value, which refers to guaranteed amount of cash value of the policy equal to 30% of total amount of the premiums of the basic policy paid, excluding the 1st year premium and all extra premiums of the Basic Policy provided the premium has been paid for at least three consecutive years.

15-DAY MONEY BACK GUARANTEE (FREE-LOOK)

This plan is supported by a money back guarantee. In case you change your mind, simply return the policy document within 15 days of receipt and your premium will be refunded subject to deduction of proportionate risk premium, medical examination and stamp duty charges.

EXCLUSIONS

If the insured, whether sane or insane, commits suicide within one year from the policy issue date or commencement date or reinstatement date, whichever is later, the amount payable shall be limited to the refund of premium paid less any indebtedness, without interest.

INSURANCE ACT, 1938, SECTION 41 (PROHIBITION OF REBATES):

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

2. If any person fails to comply with sub-regulation (1) above, he shall be liable to payment of a fine, which may extend to Rupees Five Hundred.

INSURANCE ACT, 1938, SECTION 45:

No policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act, and no policy of life insurance effected after the coming into force of this Act, shall after the expiry of two years

from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the Insured, or in any other document leading to the issue of the Policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the Policyholder and that the Policyholder knew at the time of making, that the statement was false or that it suppressed facts, which it was material to disclose. Provided that nothing in this section shall prevent the insurer from calling for proof of age at anytime, if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the Policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

TATA AIG LIFE - A NEW LOOK AT LIFE

Tata AIG Life Insurance Company Limited (Tata AIG Life) is a joint venture company, formed by the Tata Group and American International Group, Inc. (AIG). Tata AIG Life combines the Tata Group's pre-eminent leadership position in India and AIG's presence as an international insurance organization. The Tata Group holds 74 per cent stake in the insurance venture with AIG holding the balance 26 per cent. Tata AIG Life provides insurance solutions to individuals and corporates.

Tata AIG Life Insurance Company Limited was licensed to operate in India on February 12, 2001 and started operations on April 1, 2001.

DISCLAIMER:

Buying o life insuronce policy is o long-term commitment. An eorly terminotion of the policy usuolly involves high costs ond the surrender volue poyoble moy be less thon the totol premiums poid.

The brochure is not o contract of insuronce. The precise terms ond conditions of this plon are specified in the policy contract.

Wherever this brochure refers to toxotion motters, Toto AIG Life does not toke responsibility for ony specific odvice on toxotian implicotions. You ore odvised ta check with yaur persanal tax odvisor far advice relevant ta your circumstonces.

This policy is underwritten by Tata AIG Life Insurance Company Limited.

This brochure shauld be read alang with the soles benefit illustratian, which mentians the exclusions in this policy.

Riders ore nat mandatary and ovailable ot naminal extra cost.

Insurance is the subject matter af the solicitation.

For complete detailes please contact our representative or visit Tata AIG Life nearest branch.

For details

1-800-11-9966
(For MTNL/BSNL subscribers only)

Tata AIG Life Insurance Company Limited (Regn. No. 110)
Registered & Corporate Address: Delphi- B Wing, 2nd Floor, Orchard Avenue, Hiranandani Business Park, Powai, Mumbai 400 076.
Visit us at www.tata-aig-life.com or call toll-free on 1800-11-9966 .

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